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PATENT #7
Attorney Docket No. 47004.000073

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Technology Center 2100

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of :)
)
Robert J. ROSKO)
) Technology Center: 2100
Serial No.: 09/599,602)
) Special Programs Examiner: P. LAUFER
Filed: June 23, 2000)
)

For: SYSTEM AND METHOD FOR IMPLEMENTING A CONSOLIDATED APPLICATION PROCESS

REQUEST FOR RECONSIDERATION OF PETITION UNDER 37 C.F.R. § 1.102

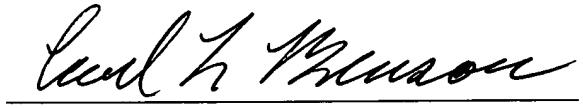
Commissioner for Patents
Washington, D.C. 20231

Sir:

Submitted herewith is renewed petition to make special. The Decision on Petition for Accelerated Examination under M.P.E.P. § 708.02(VIII) mailed March 6, 2001 denies applicant's request for special status as defective in one or more respects. The Decision states that applicant's submission filed December 19, 2000 is deficient because it does not contain a statement that applicant will make an election without traverse, if the Office determines that all claims are not obviously directed to a single invention.

Applicant has amended this language in the renewed petition to make special submitted herewith. The indicated statement is added to the top of page 2. This Request for Reconsideration is timely filed within two months of the mailing date of the Decision. Applicant requests that this request be granted.

Respectfully submitted,

By: 

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Dated: April 18, 2001

PATENT
Attorney Docket No. 47004.000073

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of :

Robert J. ROSKO

Serial No.: 09/599,602

Filed: June 23, 2000

Group Art Unit: 2756

Examiner: To Be Assigned

For: SYSTEM AND METHOD FOR IMPLEMENTING A CONSOLIDATED APPLICATION PROCESS

PETITION UNDER 37 C.F.R. § 1.102

Commissioner for Patents
Washington, D.C. 20231

Sir:

This is a Petition under 37 C.F.R. 1.102 for accelerated examination of Application Serial No. 09/599,602, filed June 23, 2000. The petition fee under 37 C.F.R. § 1.17(i) is submitted. The Commissioner is authorized to charge any further fees or credit any overpayments to Deposit Account No. 50-0206.

This petition to make special is being made under MPEP 708.02(VIII). In accordance with that section, Applicant hereby requests and submits:

(A) The present petition to make special with fee.

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(B) All claims (claims 1 - 19) are directed to a single invention. However, if the Office determines that all claims presented are not obviously directed to a single invention, Applicant will make an election without traverse.

(C) Applicant has caused a pre-examination search to be made. Applicant commissioned a search in August 2000. The search was conducted in the following fields of search:

Class	Subclass
345	352
705	26, 35, 38, 39
707	201, 501, 505, 506, 507, 508, and 513

Applicant has submitted an Information Disclosure Statement disclosing references found in the pre-examination search conducted to meet the requirements for filing the instant petition. Applicant also has submitted a Supplemental Information Disclosure Statement disclosing references that have been made of record or otherwise brought to the attention of the assignee during the prosecution of applications in similar fields of art.

(D) Applicant has submitted one copy of all references found in the pre-examination search for this application.

(E) Applicant submits a detailed discussion of the references uncovered in the pre-examination search as follows:

The independent claims of the application are:

1. A method for dynamically creating a network based application form comprising the steps of:

receiving a request to apply for a plurality of products, the request received over a network, wherein specific information is required to be submitted to apply for each one of the plurality of products;

assembling an application page for display over the network, said page assembled from a plurality of documents, wherein each document of the plurality of documents contains at least one field corresponding to the specific information required to apply for one of the plurality of products; and

receiving information input corresponding to each field contained in the application page.

8. A system for obtaining application data from an applicant through a dynamically created network based application form comprising:

a dynamic application module for receiving a request to apply for at least one of a plurality of products, dynamically creating an application requesting data required to apply for the at least one a plurality of products, and receiving the data requested; and

a decision module in communication with said dynamic application module, said decision module for receiving the data, generating a decision

regarding the application, and providing the decision to said dynamic application module.

14. A method for dynamically creating a network based application form comprising the steps of:

receiving, over a network, a request to apply for at least one of a plurality of products in the form of a uniform resource locator, wherein specific information is required to be submitted to apply for each one of the plurality of products;

parsing the uniform resource locator to identify the at least one of a plurality of products;

assembling an application page for display over the network, said page assembled from a plurality of documents, wherein each document of the plurality of documents contains at least one field corresponding to the specific information required to apply for one of the plurality of products; and

receiving information input corresponding to each field contained in the application page.

The references uncovered in the pre-examination search are discussed in detail as follows pointing out how the subject matter claimed is patentable over these references.

1. 6,088,700

U.S. Patent No. 6,088,700 describes a network form completion processing system. Tagged information is retrieved from a database. The information is inserted in tagged uncompleted fields of a form displayed on a WEB browser. In this system, an undivided form is submitted to a Form Registrar which gives the form a unique identifier. A Web User then requests the specific form over the network. See, *e.g.*, col. 3 l. 20 through col. 4 l. 58. The form described is an abstract representation of a paper form in the physical world. Dynamic assembly or creation of the form is not disclosed or suggested.

2. 6,088,686

U.S. Patent No. 6,088,686 describes a computerized system to provide local branch representatives of a bank with real-time processing of applications. A local branch representative fills data entry screens with appropriate information regarding an applicant. The system accesses the applicant's credit bureau history and provides the local branch representative with an analysis of the applicant's credit history and automated credit scoring. The system provides the local branch representative with credit application processing or credit worthiness evaluations of the applicant regardless of the product or service requested by the applicant. See, *e.g.*, col. 5 l. 66 through col. 6 l. 37. This system relies on the local branch representative to solicit the required information from the applicant and provide the

information to the computerized system. This reference does not disclose or suggest dynamically creating or assembling a form.

3. 6,014,645

U.S. Patent No. 6,014,645 describes a system for presenting financial card offers over the Internet/World Wide Web. The system is directed to providing applications for a single class of product, *i.e.* financial cards. The process begins when an applicant completes an application by providing personal and financial information. See, *e.g.*, col. 4 ll. 3-16. The application described in this reference is not dynamically assembled or created.

4. 5,966,699

U.S. Patent No. 5,966,699 describes a system for conducting an electronic loan auction. Computer loan application software is downloaded by a potential applicant. The software guides the applicant to complete an electronic loan application form contained in the software. See, *e.g.*, col. 4 ll. 50-62. There is no disclosure or suggestion that the application is dynamically assembled or created.

5. 5,963,952

U.S. Patent No. 5,963,952 describes a system for saving data that is entered in WEB based form. An initial form WEB page is loaded. Data may be entered into the various fields. A secondary document is opened. Data entered is extracted and entered into the secondary document. The secondary document with the captured data is saved in a file on a local

hard disk. See, *e.g.*, col. 5 l. 32 through col. 7 l. 4. The initial form WEB page is not dynamically assembled or created.

6. 5,960,411

U.S. Patent No. 5,960,411 describes a system for ordering an item over the Internet by performing a single action. The system relies on a database of purchaser-specific information that is stored at a server system. Under this system the purchaser provides no personal information. See, *e.g.*, col. 5 l. 56 through col. 6 l. 38. This system is designed to avoid an application page that requires data entry.

7. 5,940,812

U.S. Patent No. 5,940,812 describes a system for automatically matching a best available loan to a potential borrower. A loan application form asks a potential borrower to enter information such as the product applied for, gross income, debt payments, etc. This information is submitted over the network. Further information is obtained through credit bureaus. This combined information is compared to loan acceptance criteria submitted by lenders and stored in a database. The available loans are ranked and displayed to the potential borrower. Upon selection of a presented loan by the potential borrower, the system generates a loan application from the borrower information and sends this application to the lender for loan approval. See, *e.g.*, col. 8 l. 37 through col. 10 l. 13. The loan application form is not dynamically created or generated. The system generates a loan

application that presents information to a lender. This application does not request information and is not displayed.

8. 5,878,403

U.S. Patent No. 5,878,403 describes a system for accepting credit applications from, for example, automotive dealerships, electronically and selectively forwarding the applications to funding sources. The system relies on the dealer staff to input the borrowers information into the system. The system requests standard information, typically in a standard application. See, *e.g.*, col. 19 ll. 19-37. There is no suggestion that any application is dynamically created or assembled.

9. 5,794,259

U.S. Patent No. 5,794,259 describes a system for filling in forms on the Internet. The system compares the coded field names in the HTML code defining a WEB page with tags associated with stored personal data. The form is then filled base on the comparison. See, *e.g.*, col. 3 ll. 16-31. The Internet form described is not dynamically created or assembled.

10. 5,784,562

U.S. Patent No. 5,784,562 describes a system for filling forms on the Internet through multiple dialog sessions. A session identifier is created during a first dialog session. This session identifier is communicated during subsequent session. The forms that are presented included specialized CGI script providing for replaceable terms or tags to be replaced based on stored name,value pairs. See, *e.g.*, col. 7 ll. 8-29. There is no request to

apply for a product. No application or application page is dynamically assembled or created.

11. 5,765,144

U.S. Patent No. 5,765,144 describes a system for interactively interviewing and educating a customer regarding mortgage needs. The system contemplates a mortgage application generator. The generator initiates an application builder that allows a customer to select particular application needs from four main selections. After all of the appropriate options have been selected, selecting next will cause the system to create an on-screen electronic form containing all of the necessary fields for a credit application for the selected product. See, *e.g.*, col. 9 l. 21 through col. 10 l. 30. The system does not contemplate generating a single application for obtaining multiple products. The system is not integrated with a decision module for receiving application data and generating a decision regarding the application. The system software is for providing information regarding specific mortgage products. The software does not interface over a network to receive a request to apply for a product or products selected from a plurality of available products.

12. 5,758,126

U.S. Patent No. 5,758,126 describes a system for accepting data through fields of a graphical user interface, translating the data into electronic data interchange (EDI) data for transmission to a destination location. The system also provides for accepting EDI data, translating the data into

human readable form, and presenting the data in the fields of a graphical user interface. See, *e.g.*, Abstract. There is no suggestion that any application form is dynamically created or assembled.

13. 5,640,577

U.S. Patent No. 5,640,577 describes a system for retrieving stored data and using the data to fill in selected forms. The system automates the generation of completed forms by filling information stored in a database. A command sequence is defined to manage and control the merging of data with the form. See, *e.g.*, col. 4 ll. 35-54. There is no suggestion that forms are dynamically created or assembled to request information for application of a selection from a plurality of products.

14. 5,450,537

U.S. Patent No. 5,450,537 describes a system for completing a document in accordance with a blank tabularized form document from data automatically retrieved from database. See, *e.g.*, Abstract. There is no suggestion that any application form is dynamically created or assembled.

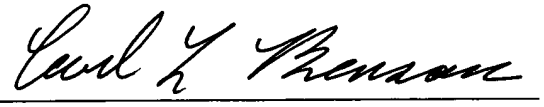
15. 5,444,841

U.S. Patent No. 5,444,841 describes a system in which data is collected through a graphical user interface. The form displayed to the user to collect the data may be modified by the user to add duplicate data fields where appropriate. See, *e.g.*, col. 3 l. 62 through col. 4 l. 30. There is no suggestion that a request to apply for a product is received and that an application form is then dynamically created or assembled

In summary, the prior art discovered by the Applicant during the pre-examination search activity relates to a variety of application and form processing systems. The claimed invention includes the dynamic assembly or creation of an application page after receiving a request to apply for a selected product or selected products from a plurality of available products. None of the references, alone or in combination, suggest the reception of a request to apply for a plurality of products or a request to apply for at least one of plurality of products from outside the system in the form of a uniform resource locator in combination with the dynamic creation or assembly of an application form. Among other advantages, the invention can streamline a customers total application process with a provider by creating or assembling a single application for all the products that the customer desires. The single application form can then be expeditiously completed without entering duplicate information. The prior art references fail to show or suggest a method or system as presently claimed by Applicant.

On the basis of the foregoing, the Applicant respectfully requests the granting of this petition to make special so that the application will be taken up promptly, and respectfully solicit favorable examination at that time.

Respectfully submitted,

By: 

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